



# INSURANCE TODAY

FEBRUARY 2023

A Newsletter For Friends & Clients of W.J. Farmer Insurance



## VALENTINE'S DAY GIFTS.

A recent report says consumers will spend more than **\$21.8 billion** on Valentine's Day this year... **\$4.1 billion** on jewelry alone.

Standard homeowner's policies typically include some coverage for the loss of personal possessions, including valuables like jewelry. However, if you've purchased or received jewelry, the included basic coverage for theft is limited and may not be enough on its own to cover your loss.

**Give us a call today to review your policy.**



## LOVE + INSURANCE

Love is in the air and as you and your partner decide to take the next step...maybe to move in together or get married...your insurance needs may also change.

### Home and tenant's insurance for couples

When two lovebirds move in together, they combine their possessions. Therefore, making sure the contents limit of your homeowners insurance policy or tenants insurance policy will cover the combined contents replacement value is critical.

It's always a great idea to complete an inventory of all your possessions including wedding gifts. We also recommend you take photos of all the rooms in your home and at multiple angles. This will make the claims process much easier during a difficult time.

### Health and dental insurance for couples

If you have health or dental insurance through your workplace, check to see if you can add your partner

to your plan. This will save you from spending money on insurance you may not need.

### Life insurance policies for couples

When you were single, you likely didn't have anyone counting on you for financial support. That may have changed now. If you and your significant other count on each other's income to support your lifestyle, you both need life insurance that will keep the other financially afloat if something happens.

Your employer might offer supplemental life insurance as an employee benefit. But the amount of coverage you get through a group insurance plan might not be enough. Also, you likely can't keep that coverage if you leave the job. That's why you should think about an individual life insurance policy.

*It is always exciting to take the next step in a relationship...and W.J. Farmer Insurance Agency is committed to be with you both every step of the way.*

## What's inside:

- **Peace of Mind** ...page 2
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## PET VALENTINE SAFETY TIPS

**XYLITOL** - This sugarless sweetener is in many candies and is toxic to pets.

**DECORATIONS** - Discarded ribbons and wrapping paper can be trouble for pets.

**CANDLES** - A nice dinner can become a fire hazard when pets & candles mix.

**FLOWERS** - Certain flowers are deadly to pets. Keep them away.

**CHOCOLATES** - Still a common problem! No Chocolate for pets!



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# INSURANCE IS PEACE OF MIND

**Why did your premium go up? You have had your insurance for 'x' number of years and have never put in a claim!**

How many times have you complained over the years about the price of your insurance...you have never "used" it, so it is not fair that the premiums keep going up?

It is totally understandable, no one wants to pay any more for insurance than they have to, but even though you have never submitted a claim, you are "using" your insurance every day. While paying out a claim is obviously important if the time ever comes, it is just as important to know that you are protected every single day, whether you have a claim or not.

Whether you have purchased a new car or home, a boat or Rv, or planning a vacation or starting a business, insurance provides financial security and peace of mind for anything life throws your way.

With insurance coverage best-suited for your needs, you can rest assure that no matter what the incident or sudden loss, you and your family will be able to recover quickly.

Without insurance, you could lose thousands – or even hundreds of thousands of dollars – paying out of pocket. That means you could lose your home, savings, or even your kids' college fund. Skipping on proper insurance coverage is never worth it.

Accidents can happen anywhere, anytime, so finding the right insurance is important to help you recover from an unexpected occurrence.

*We all have many different worries in life... but isn't it nice knowing that you are using your insurance everyday to provide peace of mind, not just for yourself, but also for your family and loved ones.*

*If you are looking to save a few dollars, give us a call to review your existing coverage or have us give you a quote. Our expert team may be able to make suggestions to keep you fully covered and save some money in the long run.*



# SNOWMELT PROTECTION

It may not seem like it now...but Spring will be here before we know it! As winter ends and temperatures begin to rise, melting snow and ice leaves your home susceptible to damage. Protect your home ahead of time to minimize your risk.

Use these four tips to help reduce your home's risk of snowmelt damage:

- 1. Clear snow from your home's foundation.** Shovel snow away from your home, including stairwells, window wells, downspouts and doors to help prevent water from seeping in through cracks.
- 2. Maintain your roof and gutters.** Any heavy snow that has accumulated on your roof should be cleared away to avoid water damage. Keep your gutters clear of debris to avoid ice dams—melted snow that refreezes at night, causing gutter clogs.
- 3. Ensure proper drainage.** Make sure your downspout drains away from your home, and keep any street storm sewer drains clear of snow to prevent buildup and freezing.
- 4 Check your sump pump.** Test to see that your sump pump is in good working order in case your home experiences flooding. If you notice any small leaks, take care of them before they become a bigger hazard.

# PREVENTING FROZEN PIPES



One of the messiest and most costly homeowner repairs is fixing a burst frozen pipe. Water from a burst pipe can cause damage to carpeting, short out electrical appliances and ruin furniture. Luckily, there are several products on the market that offer some security against these nightmares.

## Symptoms of Frozen Pipes

One of the earliest signs of a frozen pipe is when no water comes out of your faucet when you turn it on. If you notice that, head first to the basement and check to see that the water is still turned on and that you don't have a leak.

## Prevention of Frozen Pipes

**Spray Foam** – Foam is sprayed into the wall to fill cavities around pipes when the temperature cools.

- Foam insulates walls and blocks airflow.
- Make sure you also caulk exterior joints on the outside wall near pipes.

**Heat Tape** – The tape plugs into a grounded outlet and is then spiral wrapped around pipes.

- Tapes have built-in thermostats that automatically call for power when the temperature drops near freezing.

• When the temperature rises, the power cuts off.  
**In-pipe Heating Elements** – Devices are placed in water and sewer pipes and conduct heat directly into the pipe as needed.

**Valve Units** – Products are screwed onto taps (usually outside) and prohibit water from going through when temperatures are too low.

- The valve sensor detects low and high temperatures.
- When the low temperature is detected, the sensor opens a micro-valve to produce heat.
- As the temperature rises, the valve closes

## Safety First, know what to do.

Never use a blowtorch, propane or kerosene heaters, a charcoal stove or any other open flame device to thaw your frozen pipes. You should also avoid using a space heater unless you are sure the area is clear of any flammable material.

**Keep your faucet open and use heat tape or a hair dryer to gently and slowly thaw the pipe.**





2023 Referral Contest

THIS MONTH'S \$100 VISA GIFT CARD WINNER IS: **PENDEXTER MACK**

In addition to being entered into our monthly Visa Gift Card drawing, each referral wins a \$10.00 Dunkin gift card and \$10.00 donation to St. Jude Children's Hospital in their name!



We would like to express our sincerest gratitude to all the people who entrusted their friends and family to us.

Geno Costello  
Marcus Kravitz  
Brett Palmer

Andrew Isaacs  
Michael Troger  
Nicole Watts

John Alba  
Brett VanNostrand  
Pendexter Mack

Americans will spend **\$20 BILLION** on Valentine's Day

Flowers and Candy are nice...

But protecting your sweetheart from financial hardship, with **LIFE INSURANCE** is even better.

Call us **TODAY** to find out more.



**Reducing Winter Utility Bills**

During a cold Winter, your home requires more energy and more money to keep warm. There are several ways to lower your utility bill without turning the thermostat down. Consider the following tips to keep warm while reducing your monthly bill during these colder months:

- Look for and seal any areas where heat may escape from your home, especially around windows and doors.
- Use a programmable thermostat to automatically lower the temperature when you are away from home.
- Check the temperature setting of your water heater and insulate it to prevent heat loss.
- Ensure that your vents and radiators aren't blocked. This will allow warm air to circulate through your home freely.

- Have all HVAC systems inspected by a professional before winter, and repair any leaky ductwork.
- Open window curtains and blinds during the day to let the sunlight warm your home, and close them at night to keep the heat from escaping.
- Check your furnace filter and replace it if dirty.
- Shut the doors and close the vents to rooms that you aren't using. Doing so will allow you to heat the rooms in use more efficiently.
- Take shorter showers to reduce the use of hot water.
- Use energy-efficient LEDs instead of incandescent light bulbs.
- Unplug electronics when they aren't in use.

Reducing your energy bill during the winter months doesn't have to be difficult and doesn't always require massive changes. Start with the small ways you can save energy and build upon your habits from there.

# Can You Spot 8 Differences?



ANSWER:  
 1. Snowflake missing top left 2. Penguins Form-From missing 3. Snowmans button missing 4. Penguin wing is missing 5. Girls Eye brows missing 6. Snowmans snows missing 7. Snowmans smile missing 8. Snow on window ledge missing

Check Out OUR **5 STAR** Google Reviews and Ratings

★★★★★

"Our experience with W.J. Farmer Insurance as a whole has been outstanding and has set the bar very high on what we expect from an insurance agency. Most recently, we worked with Melissa Bell to secure a bond for our company. Melissa was very knowledgeable and the service we received was phenomenal! We will continue recommending W.J. Farmer Insurance to anyone we know that is looking for insurance!" *Blaine F. and Joseph M., Greenwood, NY*

"When it comes to customer service Bill is top notch. Bill was able to save us a lot of money on our homeowner insurance policies for our rental homes. If there is ever a question we have, Bill will find us an answer quickly. We trust Bill with all of our insurance needs and we are confident in referring him to any one of our customers, family or friends." *Jay D., Local Banker*

Check out more great reviews at:  
<https://www.wjfarmerinsurance.com/testimonials/>



## GUESS THE CELEBRITY?

Send your best guess to - [service@wjfarmerinsurance.com](mailto:service@wjfarmerinsurance.com) and

## YOU COULD WIN A \$10 GIFT CARD

Every correct answer will be entered into a drawing, and we'll select one winner.

**Good luck!**

Last months winner was:

**Eric Sinsabaugh**

It was, of course...**Christina Ricci**

No purchase necessary. Contest open to everyone.

## The Importance of Hard Hats

Hard hats are crucial pieces of personal protective equipment (PPE) while on the job. Wearing this PPE can make all the difference in protecting employees like you from severe head injuries. OSHA generally requires hard hats for employees working in areas where there is a possible danger of head injury from impact, or falling objects, regardless of whether hazards are immediately visible.

Hard hats protect three main areas of the body: the eyes, neck and head. Here are some key features of a hard hat that can help protect you while you work:

- **Shell**—The most notable feature of a hard hat is its solid, sturdy exterior. This material is tough and difficult to penetrate, making it especially effective against collisions with falling debris or any other materials that could strike you and harm your head on the job.

- **Suspension**—Hard hats have a suspension system to maintain a safe distance between the inside of the hat and your head. This is particularly useful when a forceful collision happens, ensuring the hat itself will not cause harm.

- **Insulation**—Many hard hats include a type of insulation that protects against electrical shock. Depending on the type of job you are working, this insulation may or may not be necessary.

For more information on the use of hard hats within your workplace, talk to your supervisor.



## DID YOU KNOW...

### A Japanese insurance company offers Valentine's Day insurance.

The policyholder pays a premium to ensure they receive a package of chocolates on Valentine's Day with a personalized message from a Rieko, a beautiful, not-so-secret admirer the company uses as Cupid for the day. The cost of the policy starts at 500 yen, which is equivalent to about \$7.00

*While W.J. Farmer Agency doesn't offer insurance to protect you from a broken heart, we can offer you protection about the things you care about the most.*